

**REMARKS**

Claims 1-20 are currently pending wherein claims 1, 6, 9, and 13-16 have been amended. Applicant respectfully requests favorable reconsideration in view of the above-identified amendments and the remarks presented herein below.

In paragraph 2, the Office Action objects to the specification because of various informalities. More specifically, the Office Action objects to page 6, line 9 for not including the database reference number and to page 7, line 24 for on including "S7". The specification has been amended, thereby addressing the Examiner's concerns.

In paragraph 3, the Office Action objects to claims 1, 6, 9 and 13-16 for including the phrase "such as." Claims 1, 6, 9 and 13-16 have been amended, thereby addressing the Examiner's concerns.

In paragraph 4, the Office Action rejects claim 1 under 35 U.S.C. § 112, second paragraph, as allegedly being indefinite. More specifically, the Office Action asserts that there is insufficient antecedent basis for the phrase "the data" in line 11 of claim 1. Applicants respectfully traverse this rejection for at least the reason that line 7 of claim 1 recites "receiving, at the server, data representing...", which clearly provides antecedent basis for the further references to said data in the remainder of claim 1. Accordingly, Applicants respectfully request reconsideration and withdrawal of the rejection of claim 1 under 35 U.S.C. §112, second paragraph.

In paragraph 7, the Office Action rejects claims 1-20 under 35 U.S.C. §102(e) as allegedly being unpatentable over U.S. Patent Publication No. 2001/0027420 A1 to Boublik et al. ("Boublik"). Applicant respectfully traverses this rejection.

Independent claim 1 defines a method for partly automated bookkeeping. The method includes, *inter alia*, the steps of providing a server with a banking service application and an account service application, wherein said account service application is connected to a book-keeping database; receiving, at said server, data representing instructions for at least one transaction; using the data in the banking service application for conducting the transaction; and using at least part of the data as accounting information in the account service application for updating the book-keeping database.

Boublik discloses a system for automating portions of the tasks typically required for business transactions. More specifically, the system of Boublik assists purchasers in capturing purchase information with little or no involvement of any particular shopping site. This is achieved through monitoring logic on a users computer which monitors all browser traffic for transaction data. Once transaction data is detected, it is captured and presented to a parser. The parser checks if a template exists for the site and uses that template to parse the data. The parsed data is then stored in a database for user access or otherwise made available to the user. However, Boublik fails to anticipate claim 1.

It is well known that in order to support a rejection under 35 U.S.C. §102, the applied reference must teach each and every claimed element. In the present case, independent claim 1 is not anticipated by Boublik for at least the reason that Boublik fails to disclose a server comprising a banking service application and an account service application as claimed.

In rejecting claim 1, the Office Action asserts that Boublik discloses a server comprising both an account service application and a banking service application inasmuch

as Boublik discloses a server component and a client component. To support this assertion the Office Action points to paragraph 0031 on page 2 of Boublik. This assertion is unfounded for the following reasons.

First the disclosure of a server component and a client component is not equivalent to disclosing that the server component comprises a banking service application and an account service application. Second, nowhere in Boublik is there any disclosure of the server comprising a banking service application as claimed. To the contrary, the server of Boublik includes only a parser for converting transaction data transmitted to it from the monitoring logic contained in the client component. Therefore, even if one were to equate the parser with the claimed account service application, Boublik still fails to disclose the claimed banking service application. Accordingly, independent claim 1 is patentably distinguishable over Boublik.

Independent claim 9 defines a system for partly automated book-keeping that comprises, inter alia, a server comprising a banking service application and an account service application. Furthermore, claims 2-8 and 10-20 variously depend from independent claim 1. Therefore, claim 2-20 are patentably distinguishable over Boublik for at least those reasons presented above with respect to claim 1. Accordingly, Applicant respectfully request reconsideration and withdrawal of the rejection of claim 1-20 under 35 U.S.C. §102.

This application is in condition for allowance. Notice of same is earnestly solicited.  
Should the Examiner have any questions regarding this application, he is invited to call the undersigned at the telephone number provided below.

Respectfully submitted,

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